

Information to identify the case:

Debtor 1	<u>Angelo J De Feo</u>	Social Security number or ITIN	xxx-xx-4251
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Vinnae M De Feo</u>	Social Security number or ITIN	xxx-xx-6739
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-33117-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angelo J De Feo

Vinnae M De Feo
aka Vinnae M Hopson

1/17/19

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Angelo J De Feo
 Vinnæ M De Feo
 Debtors

Case No. 13-33117-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 69

Date Rcvd: Jan 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2019.

db/jdb
 cr +Angelo J De Feo, Vinnæ M De Feo, 3210 Bishops View Circle, Cherry Hill, NJ 08002-3447
 +NATIONSTAR MORTGAGE, LLC, Phelan Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437

514299738 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Road, Wilmington, DE 19808)

514299744 +BMBY/CBNA, POB 6497, Sioux Falls, SD 57117-6497

514299742 +Bank of America, Attn: Mattleman Weinroth & Miller, 401 Route 70 East, Ste 100, Cherry Hill, NJ 08034-2410

514299750 +Capital One Bank USA NA, Attn: Northalnd Group, Inc., POB 390846, Minneapolis, MN 55439-0846

514299748 +Capital One Bank USA NA, Attn: Coface Collections North America,, POB 8510, Metairie, LA 70011-8510

514299749 +Capital One Bank USA NA, Attn: Nudelman Klemm & Golub, 425 Eagle Rock Ave., Ste 403, Roseland, NJ 07068-1717

514299747 +Capital One Bank USA NA, Attn: Goldman Warshaw, POB 2500, West Caldwell, NJ 07007-2500

514299754 +Citi, 3501 Blackhorse Pike 170, Turnersville, NJ 08012-1753

514299757 +Citifinancial, 3950 Regent Blvd., Irving, TX 75063-2244

514299758 +Citizens Bank, 1 Citizens Dr., Riverside, RI 02915-3000

514299770 +Littion Loan Servicing, 4828 Loop Central Dr., Houston, TX 77081-2166

514299771 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)

515059929 +NATIONSTAR MORTGAGE, LLC., Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315

514299772 +Nationstar Mortgage, Attn: Phelan Hallinan & Diamond, 400 Fellowship Road, Mt. Laurel, NJ 08054-3437

514299775 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

514299774 +PNC Bank, 620 Liberty Ave., Pittsburgh, PA 15222-2729

514306679 +PORTFOLIO RECOVERY ASSOCIATES LLC, %Craner Satkin Scheer Schwartz & Hanna P, 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367

514299773 +Philadelphia Fed Cr Union, 12800 Townsend Rd, Philadelphia, PA 19154-1095

514299776 +Portfolio Recovery, Attn: Craner Satkin Scheer Et Al, POB 367, Scotch Plains, NJ 07076-0367

514299777 +Portfolio Recovery Assoc., Attn: Damon K. Lacey, Ct. Officer, POB 176, Magnolia, NJ 08049-0176

514307986 +Portfolio Recovery Associates LLC, Craner Satkin Scheer Schwartz & Hanna, P, 17 Marple Mill Drive, Voorhees, NJ 08043-4785

514299780 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, Div Taxation Bankruptcy Unit, POB 245, Trenton, NJ 08695)

514299778 +Saxon Mortgage Services, 3701 Regent Blvd, Irving, TX 75063-2312

514299783 +Virtua Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663

514299784 +Virtua Helath System, Attn: Apex Asset Management, 1891 Santa Barbara Dr., Lancaster, PA 17601-4106

514299785 +Virtua West Jersey, Attn: Administrative Concepts, Inc., 994 Old Eagle School Rd., Ste 1005, Wayne, PA 19087-1802

514299786 +Visa Department Stors National Bannk, POB 8218, Mason, OH 45040-8218

514299791 +++WELLS FARGO BANK, NA, ATTN: PRIMARY FINANCIAL SERVICES, LLC, 3141 N 3RD AVE STE C100, PHOENIX AZ 85013-4355
 (address filed with court: Wells Fargo Bank, NA, Attn: Primary Financial Services, LLC, 3141 North Third Avenue, Ste C1, Phoenix, AZ 85013)

514299793 ++WEST JERSEY ANESTHESIA ASSOCIATES PA, 1000 WHITE HORSE ROAD SUITE 204, VOORHEES NJ 08043-4408
 (address filed with court: West Jersey Anesthesia Assoc., 102E Centre Blvd, Marlton, NJ 08053)

514299794 +WF-WB, POB 3117, Winston Salem, NC 27102-3117

514299796 +WJ Hospital, Attn: NCO Financial, POB 15618, Wilmington, DE 19850-5618

514299788 +Wachovia Card Services, Attn: Fulton Freidman & Gullace, POB 2123, Warren, MI 48090-2123

514299792 +Wells Fargo Home Equity Payment Center, POB 31557, Billings, MT 59107-1557

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jan 18 2019 00:10:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 18 2019 00:10:47 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

514299739 +EDI: AMEREXPR.COM Jan 18 2019 04:43:00 Amex, POB 297871, Fort Lauderdale, FL 33329-7871

514363898 +EDI: ACCE.COM Jan 18 2019 04:43:00 Asset Acceptance LLC, P.O. Box 2036, Warren MI 48090-2036

514299741 +EDI: BANKAMER.COM Jan 18 2019 04:43:00 Bank of America, POB 5170, Simi Valley, CA 93062-5170

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 69

Date Rcvd: Jan 17, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514299740 +EDI: BANKAMER.COM Jan 18 2019 04:43:00 Bank of America, POB 15026,
Wilmington, DE 19850-5026
514299743 +EDI: TSYS2.COM Jan 18 2019 04:43:00 Barclays Bank Delaware, 700 Prides Crossing,
Newark, DE 19713-6102
514299759 E-mail/Text: megan.harper@phila.gov Jan 18 2019 00:11:21 City of Philadelphia,
Dept of Rev POB 1630, Philadelphia, PA 19105
514299745 +EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One, POB 30281,
Salt Lake City, UT 84130-0281
514299746 +EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One, POB 30253,
Salt Lake City, UT 84130-0253
514412458 EDI: CAPITALONE.COM Jan 18 2019 04:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
514299752 EDI: CHASE.COM Jan 18 2019 04:43:00 Chase, POB 15298, Wilmington, DE 19850-5298
514299751 +EDI: CHASE.COM Jan 18 2019 04:43:00 Chase, POB 15548, Wilmington, DE 19886-5548
514299753 +EDI: CITICORP.COM Jan 18 2019 04:43:00 Citi, POB 6077, Sioux Falls, SD 57117-6077
514299755 +EDI: CITICORP.COM Jan 18 2019 04:43:00 Citicards CBNA, 701 E 60th St N,
Sioux Falls, SD 57104-0432
514299760 +EDI: WFNNB.COM Jan 18 2019 04:43:00 Comenity Bank-Express, POB 182789,
Columbus, OH 43218-2789
514299761 +EDI: WFNNB.COM Jan 18 2019 04:43:00 Comenity Bank-Victoria Secret, POB 182789,
Columbus, OH 43218-2789
514299762 +EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB-Care Credit, POB 965036,
Orlando, FL 32896-5036
514299763 EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB-JCPenney, POB 965005, Orlando, FL 32896-5005
514299764 +EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB-Lord And Taylor, POB 965015,
Orlando, FL 32896-5015
514299765 +EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB/Old Navy, POB 965005, Orlando, FL 32896-5005
514299766 +EDI: RMSC.COM Jan 18 2019 04:43:00 GECRB/SYMS, POB 965005, Orlando, FL 32896-5005
514299767 +EDI: HFC.COM Jan 18 2019 04:43:00 HSBC, POB 5253, Carol Stream, IL 60197-5253
514336290 EDI: IRS.COM Jan 18 2019 04:43:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
514299769 +EDI: CBSKOHL.COM Jan 18 2019 04:43:00 KOHL'S Department Store, POB 3115,
Milwaukee, WI 53201-3115
514523371 EDI: PRA.COM Jan 18 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Hsbc,
POB 41067, Norfolk VA 23541
514299779 +EDI: SEARS.COM Jan 18 2019 04:43:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
514299782 EDI: TDBANKNORTH.COM Jan 18 2019 04:43:00 TD Bank, POB 219, Lewiston, ME 04243
514299781 +EDI: WTRNBANK.COM Jan 18 2019 04:43:00 Target, POB 673, Minneapolis, MN 55440-0673
514299795 +EDI: WFFC.COM Jan 18 2019 04:43:00 WFFNATBANK, P.O. Box 94498, Las Vegas, NV 89193-4498
514299787 +EDI: WFFC.COM Jan 18 2019 04:43:00 Wachovia Card Services, Attn: Asset Acceptance,
P.O. Box 1630, Warren, MI 48090-1630
514299789 EDI: WFFC.COM Jan 18 2019 04:43:00 Wells Fargo Bank, PO Box 4233, Portland, OR 97208
514299790 EDI: WFFC.COM Jan 18 2019 04:43:00 Wells Fargo Bank NA, POB 5169,
Sioux Falls, SD 57117-5169
514460371 +EDI: WFFC.COM Jan 18 2019 04:43:00 Wells Fargo Bank, N.A., 1 Home Campus, MAC X2303-01A,
Des Moines, IA 50328-0001

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NATIONSTAR MORTGAGE, LLC.
514299768* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, P.O. Box 9019, Holtsville, NY 11742)
514504952* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Nationstar Mortgage,
350 Highland Drive, Lewisville, TX 75067)
514396676* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
514299756 ##+Citifinancial, Attn: Howard Schiff, Esq., POB 1000, West Long Branch, NJ 07764-0730
TOTALS: 1, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 69

Date Rcvd: Jan 17, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor NATIONSTAR MORTGAGE, LLC nj.bkecf@fedphe.com
Brian C. Nicholas on behalf of Creditor Nationstar Mortgage, LLC bnicholas@kmlawgroup.com,
bkggroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Scott M. Zauber on behalf of Joint Debtor Vinnæ M De Feo jwiesner@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com
Scott M. Zauber on behalf of Debtor Angelo J De Feo jwiesner@subranni.com,
ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com
Thomas J Subranni on behalf of Joint Debtor Vinnæ M De Feo jwiesner@subranni.com,
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com
Thomas J Subranni on behalf of Debtor Angelo J De Feo jwiesner@subranni.com,
ecorma@subranni.com;dhoff@subranni.com;cwild@subranni.com;ecf@subranni.com

TOTAL: 8